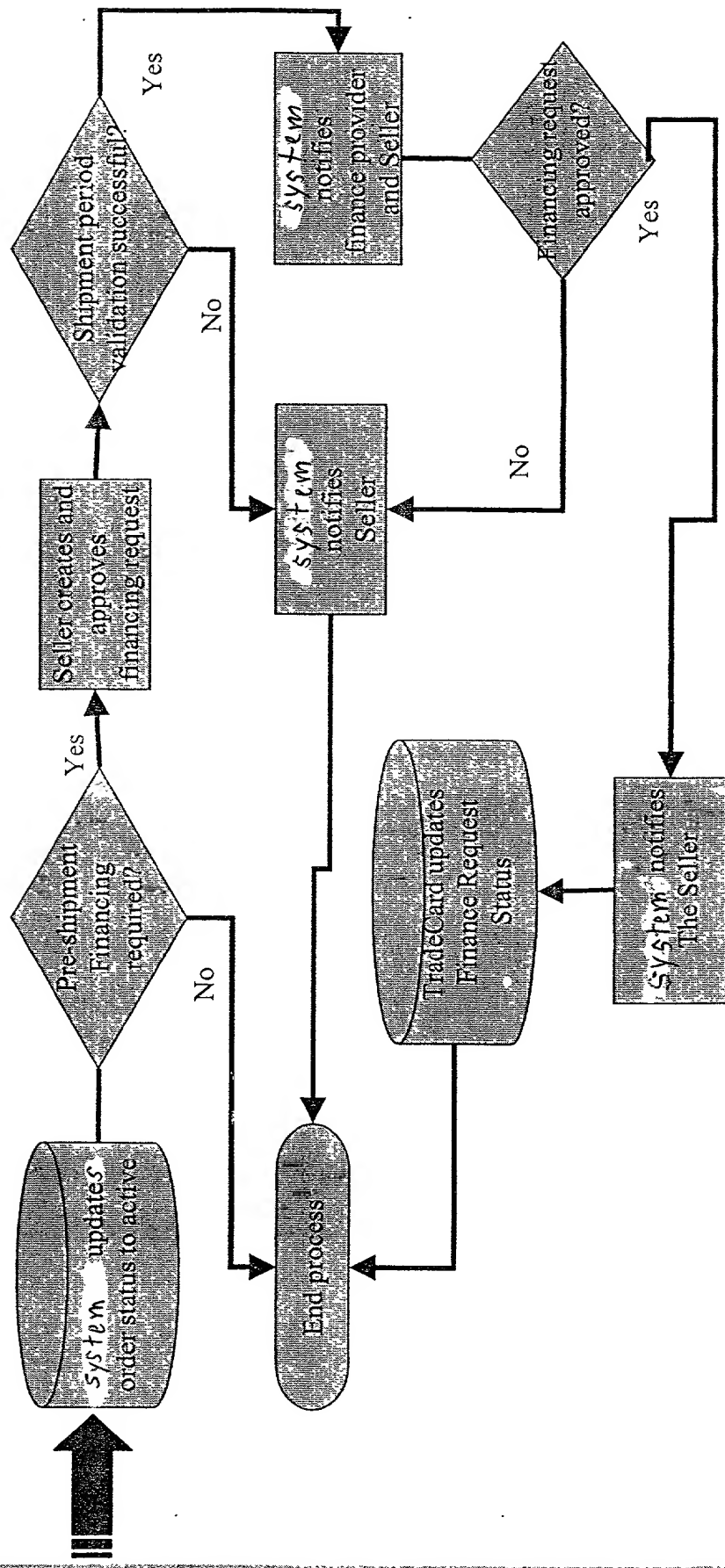
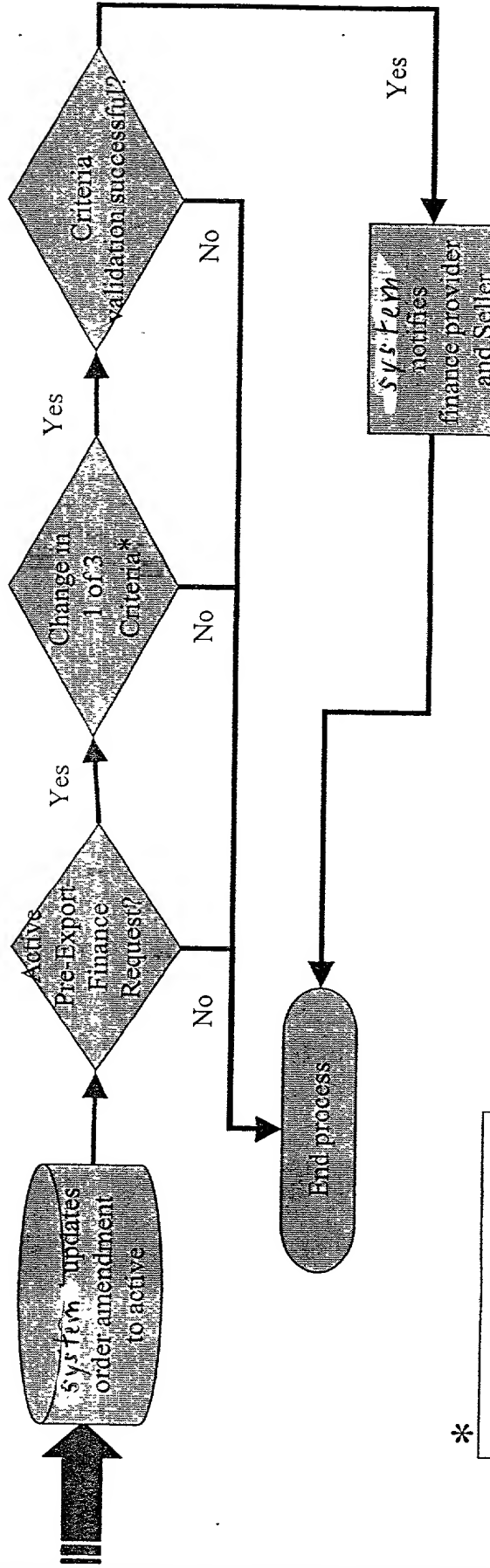


Pre-shipment Finance Process Flow



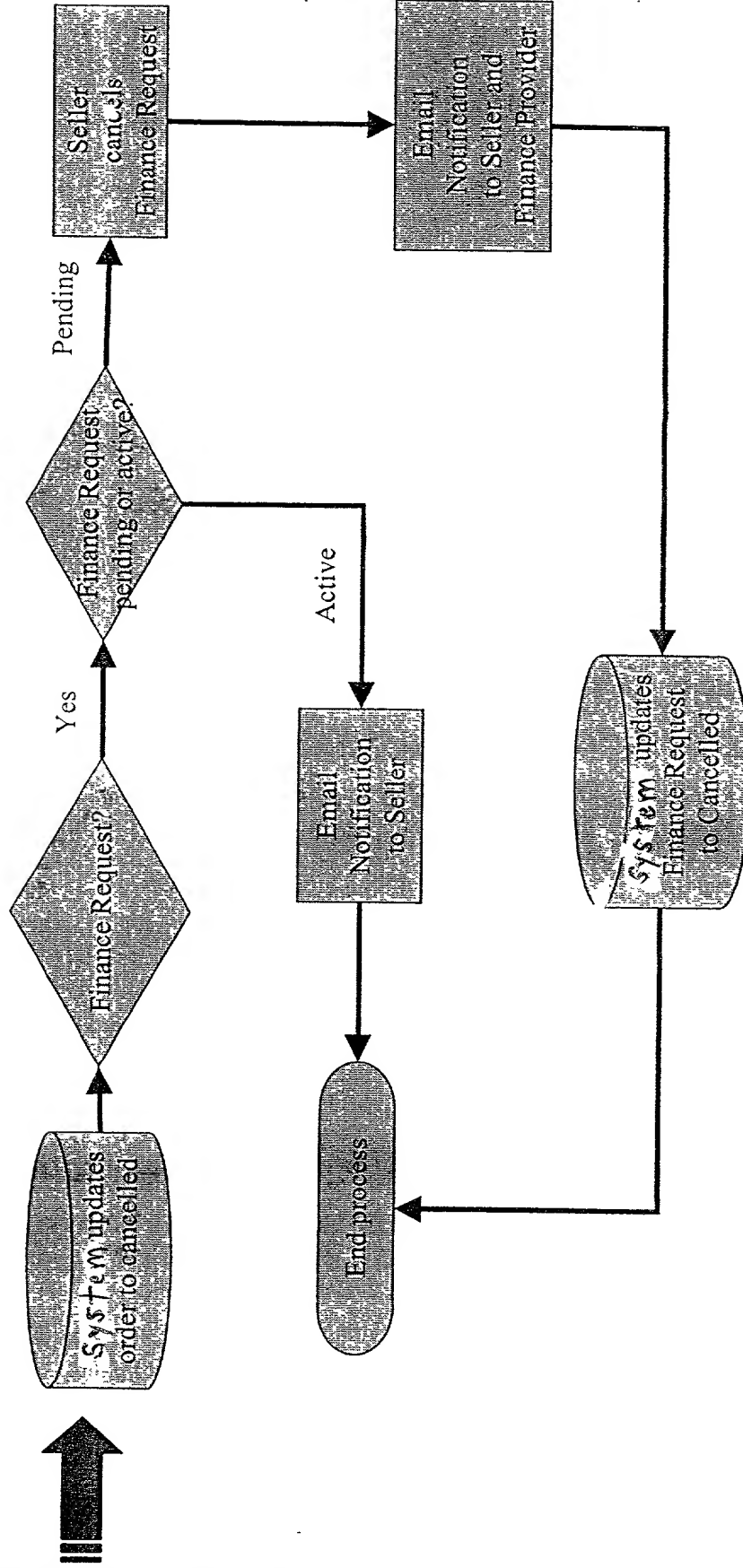
Order Amendment Impact Process Flow



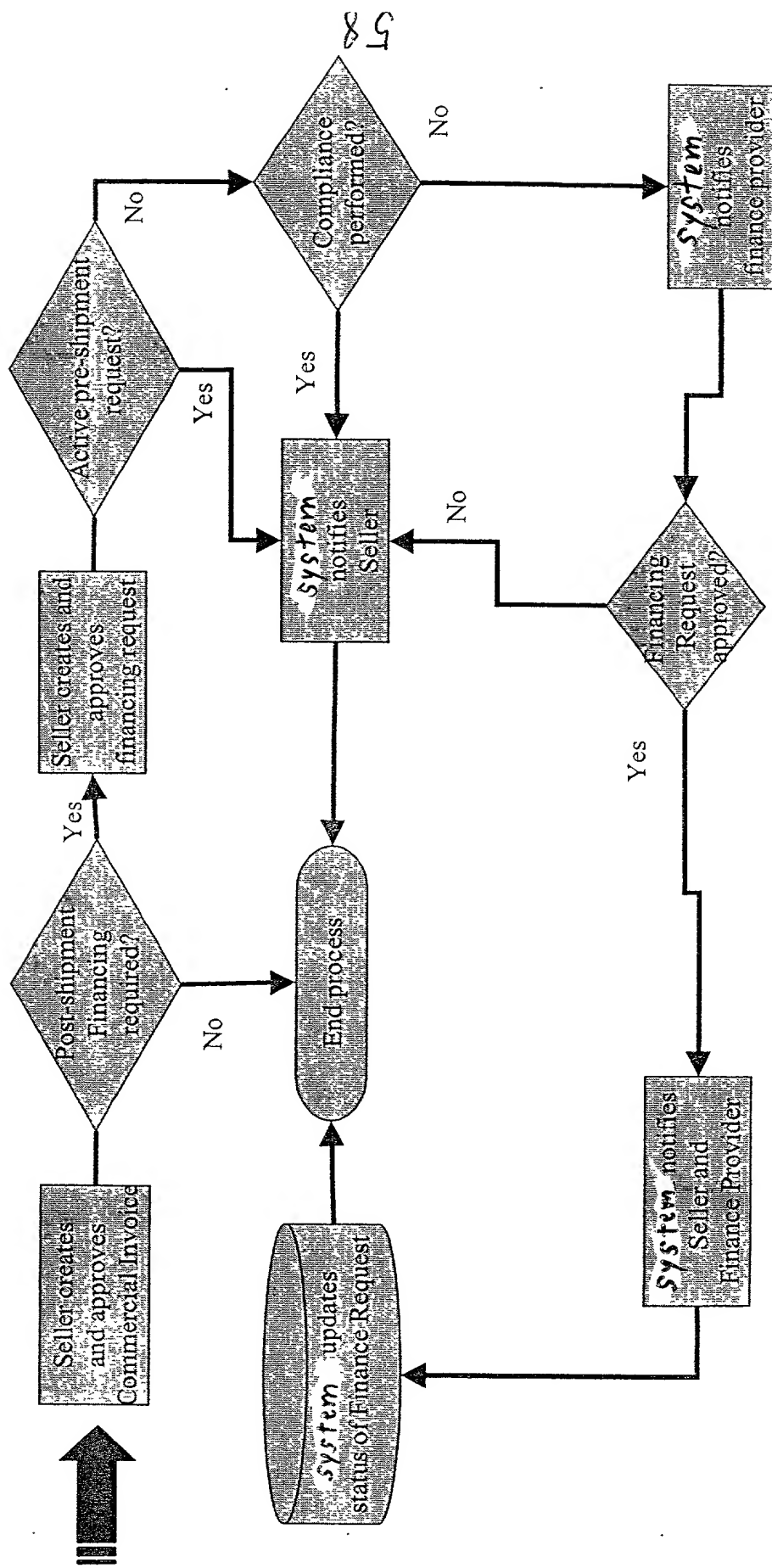
*

- Ship dates
- Transaction Amount
- Payment Terms

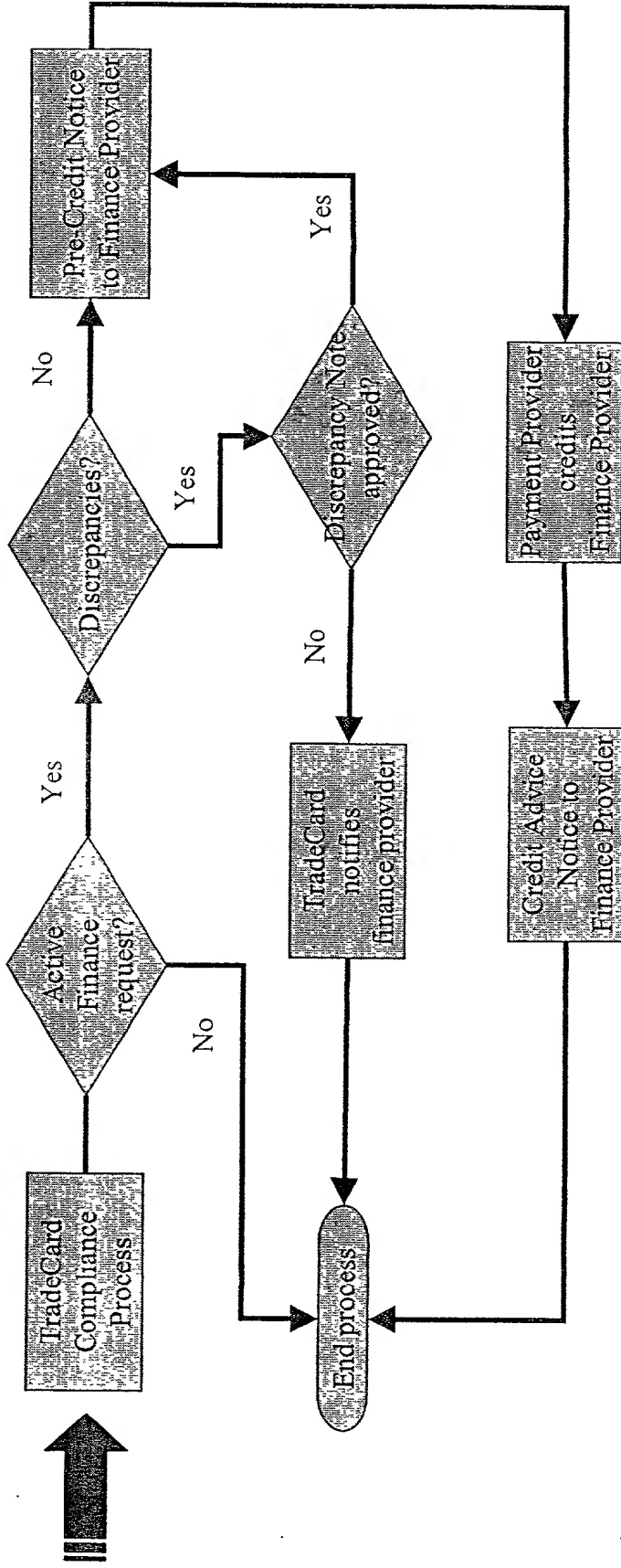
Cancel Finance Request Process Flow



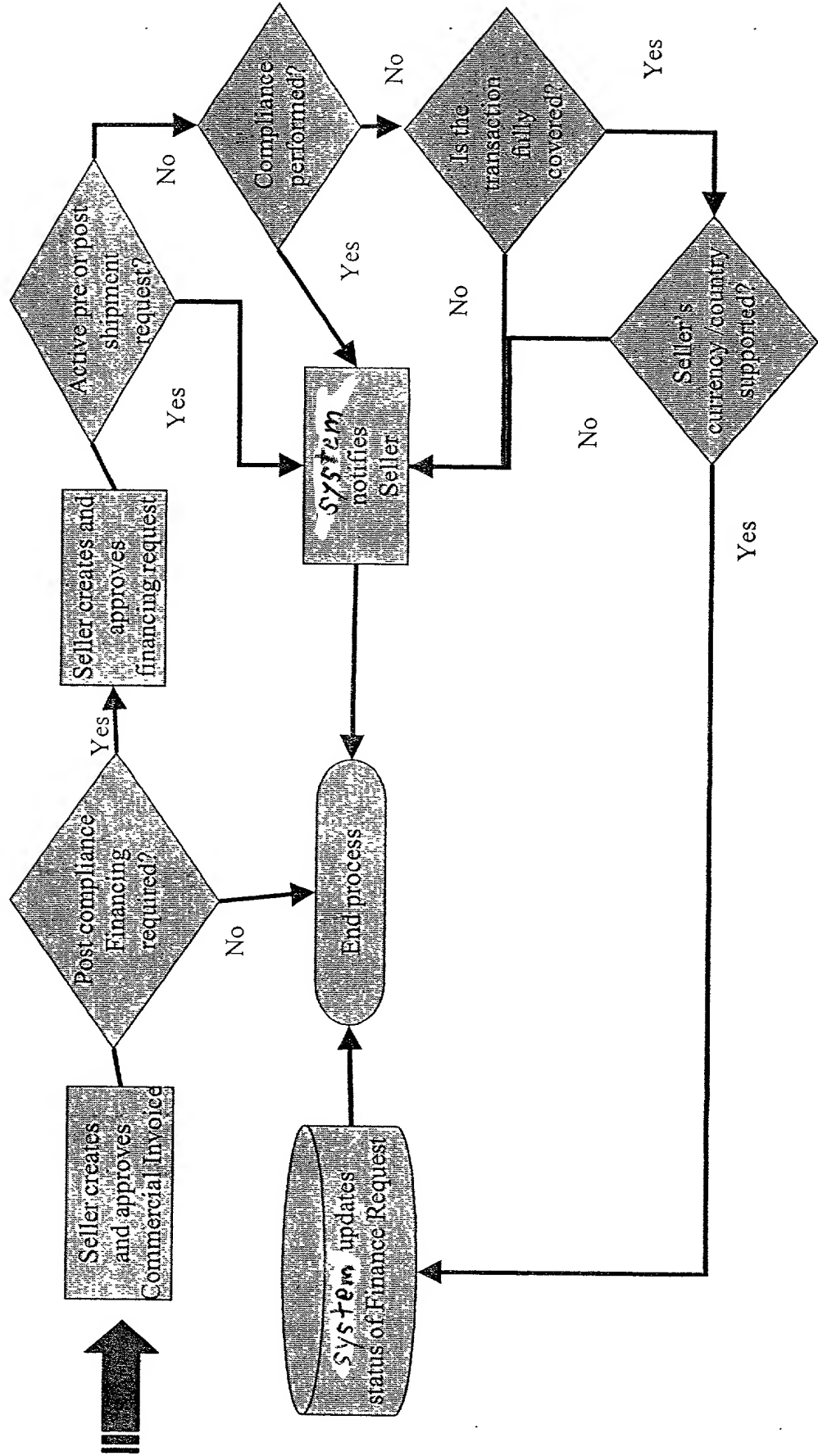
Post-shipment Financing Request Process Flow



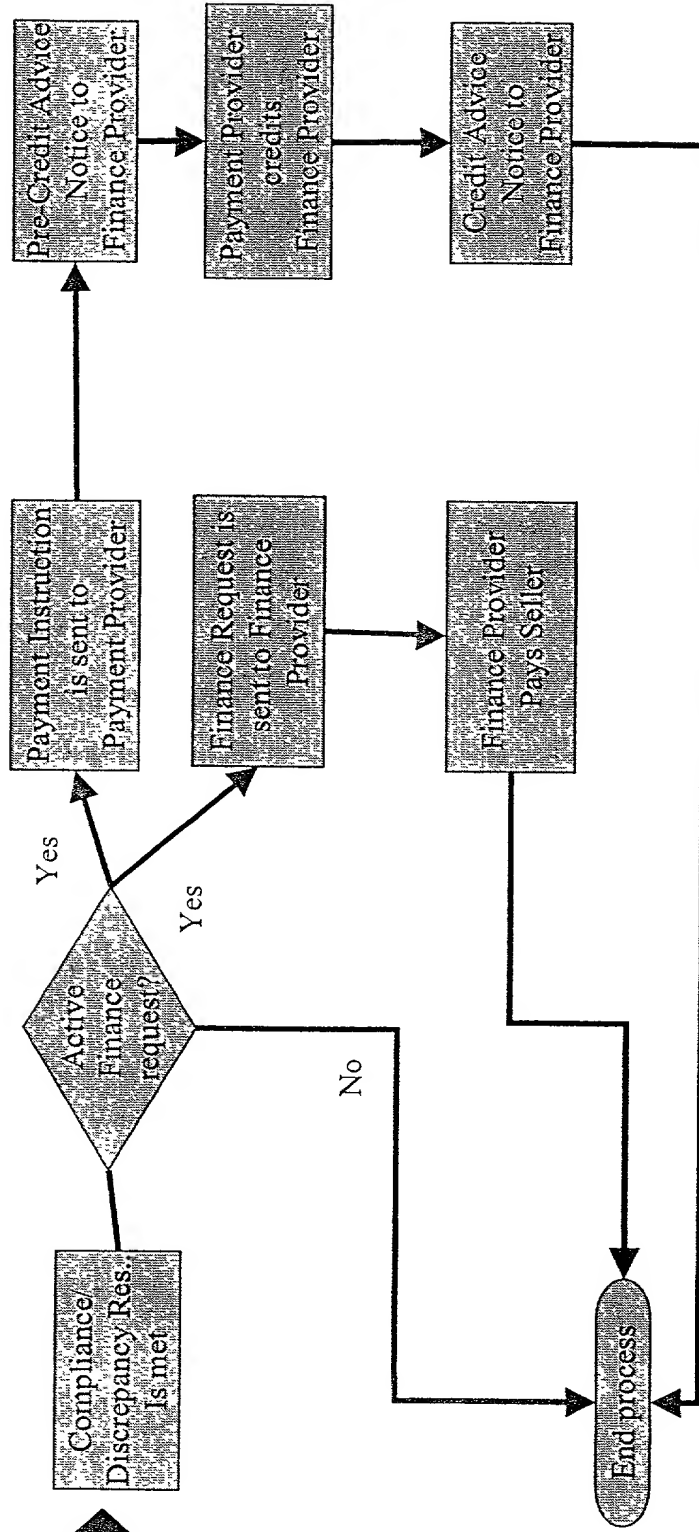
Credit Settlement Process Flow — for pre and post-export financing



Post Compliance Financing Request Process Flow



Credit Settlement Process Flow



1000

1000

1000

1000

1000

1000

1001

→ → →

Post requests only

1000

Account to be credited*



The financing bank will have the ability to select a different account if they so chose.

layout design of the Finance Provider's account info.

Other Settlement Instructions:													
<p>Bank Name : _____</p> <p><i>Please provide the bank name of your primary account</i></p>													
<p>Bank Address :</p> <table border="0"> <tr> <td>Address 1</td> <td>_____</td> <td>Address 2</td> <td>_____</td> </tr> <tr> <td>City</td> <td>_____</td> <td>State/Province</td> <td>_____</td> </tr> <tr> <td>Postal Code</td> <td>_____</td> <td>Country</td> <td>_____</td> </tr> </table>		Address 1	_____	Address 2	_____	City	_____	State/Province	_____	Postal Code	_____	Country	_____
Address 1	_____	Address 2	_____										
City	_____	State/Province	_____										
Postal Code	_____	Country	_____										
<p>Bank ID Number : (ABA, Sort Code, etc) _____</p>													
<p>Account Name : _____</p>	<p>Account Number : _____</p>												
<p>Primary Currency : _____</p>	<p>Secondary Currency : _____</p>												

Finance Request Document

Preview Document page Layout Design

REQUEST DATE: 2000-08-10 TIME 11:52 AM	STATUS: APPROVED						
SELLER: SELLER COMPANY, INC. 101 PARK AVENUE NEW YORK 10001	FINANCE PROVIDER: BANK OF THE WEST 1 WALL STREET NEW YORK 10001						
CONTRACT NUMBER: 10001 ORDER NUMBER: BC001 INVOICE NUMBER: BC001-1 SHIPMENT DATE: 2000-04-01 AMOUNT: 100,000.00 USD	LATEST SHIPMENT DATE: 2000-04-15						
EARLIEST SHIPMENT DATE: 2000-03-15	SELLER'S INSTRUCTIONS TO THE FINANCE PROVIDER:						
<table><tr><td>TIMESTAMP GMT 2000-03-10 17:52:25</td><td>SIGNED BY JOE BLOOGS</td><td>ORGANIZATION SELLER COMPANY</td></tr><tr><td>TIMESTAMP GMT 2000-03-10 17:52:25</td><td>APPROVED BY JOHN SMITH</td><td>ORGANIZATION BANK OF THE WEST</td></tr></table>		TIMESTAMP GMT 2000-03-10 17:52:25	SIGNED BY JOE BLOOGS	ORGANIZATION SELLER COMPANY	TIMESTAMP GMT 2000-03-10 17:52:25	APPROVED BY JOHN SMITH	ORGANIZATION BANK OF THE WEST
TIMESTAMP GMT 2000-03-10 17:52:25	SIGNED BY JOE BLOOGS	ORGANIZATION SELLER COMPANY					
TIMESTAMP GMT 2000-03-10 17:52:25	APPROVED BY JOHN SMITH	ORGANIZATION BANK OF THE WEST					

Validate

Finish

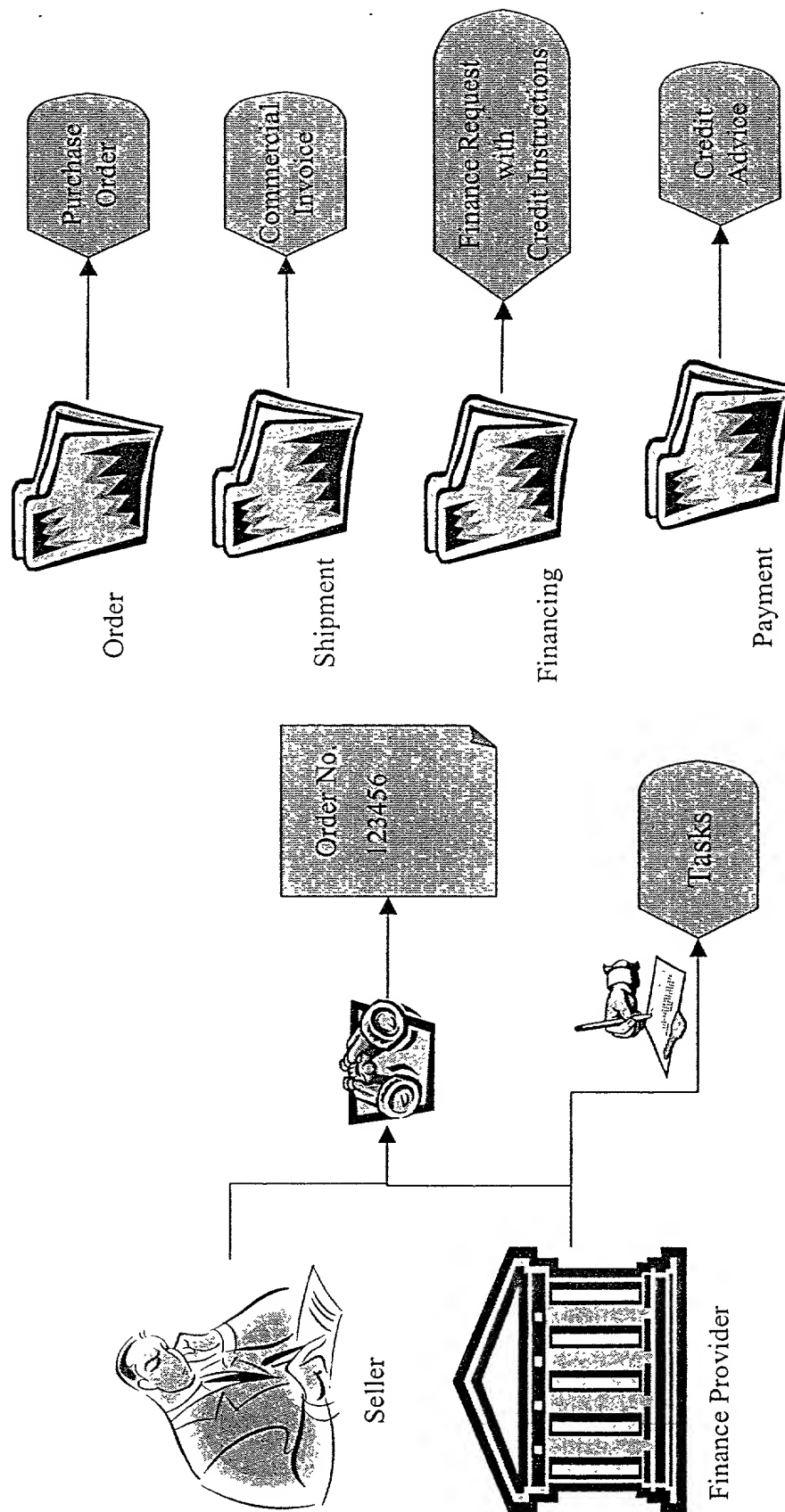
Edit

Cancel

Approve

Reject

Finance Provider will have view access to these folders and documents...



Summary Phase 1 - Financing Procedures

- Seller will only be allowed to select pre-export, post-export or post-compliance financing.
- Seller will be able to indicate the amount requested for financing for pre-export financing, not for post-export or post-compliance financing.
- The financing bank will negotiate the amount that the seller will be paid (fees assessed, etc.) outside of the system,
- The financing bank will indicate the amount of financing provided to the seller on the finance request form.
- The system will recognize that the seller has a financing relationship with the particular bank the first time the seller has received approval for financing on a transaction.
- A seller does not need to currently be set up for financing in order for the bank to provide post-compliance financing.
- The amount of time that the seller has to submit his finance request on pre-shipment financing will vary by financing bank.

Summary Phase 1 - Financing Procedures

- Compliance will not run until the financing bank has accepted or rejected a post-shipment financing request.
- *The system* will automatically replace the seller's bank account with the financing bank's account (currency of account to match the currency of the transaction). The bank can select another account.
- For payment presentation – all invoices in the payment presentation must either be financed or not financed. And all must be financed by the same bank.
- If a seller uses payment presentation – the post-export or post-compliance financing request will be for the entire presentation – not on each individual invoice.
- The Direction and Consent document must be digitally signed by the seller for each bank the first time he request financing. The seller will only need to sign this once.
- When the financing bank provides financing, ~~the system~~ will replace the seller's bank account with the financier's bank account.

Summary Phase 2 - Financing Procedures

- A seller who has received pre-shipment financing will be able to request post-shipment financing for the remainder of the invoice which was not financed.
- The negotiation between the financing bank and the seller for the amount of financing can be on-line.
- There may be a field where the financing bank inputs a confirmation number which the seller can use to verify that the financing bank performed the credit.

Incoterms Table

Key

B = Buyer

S = Seller

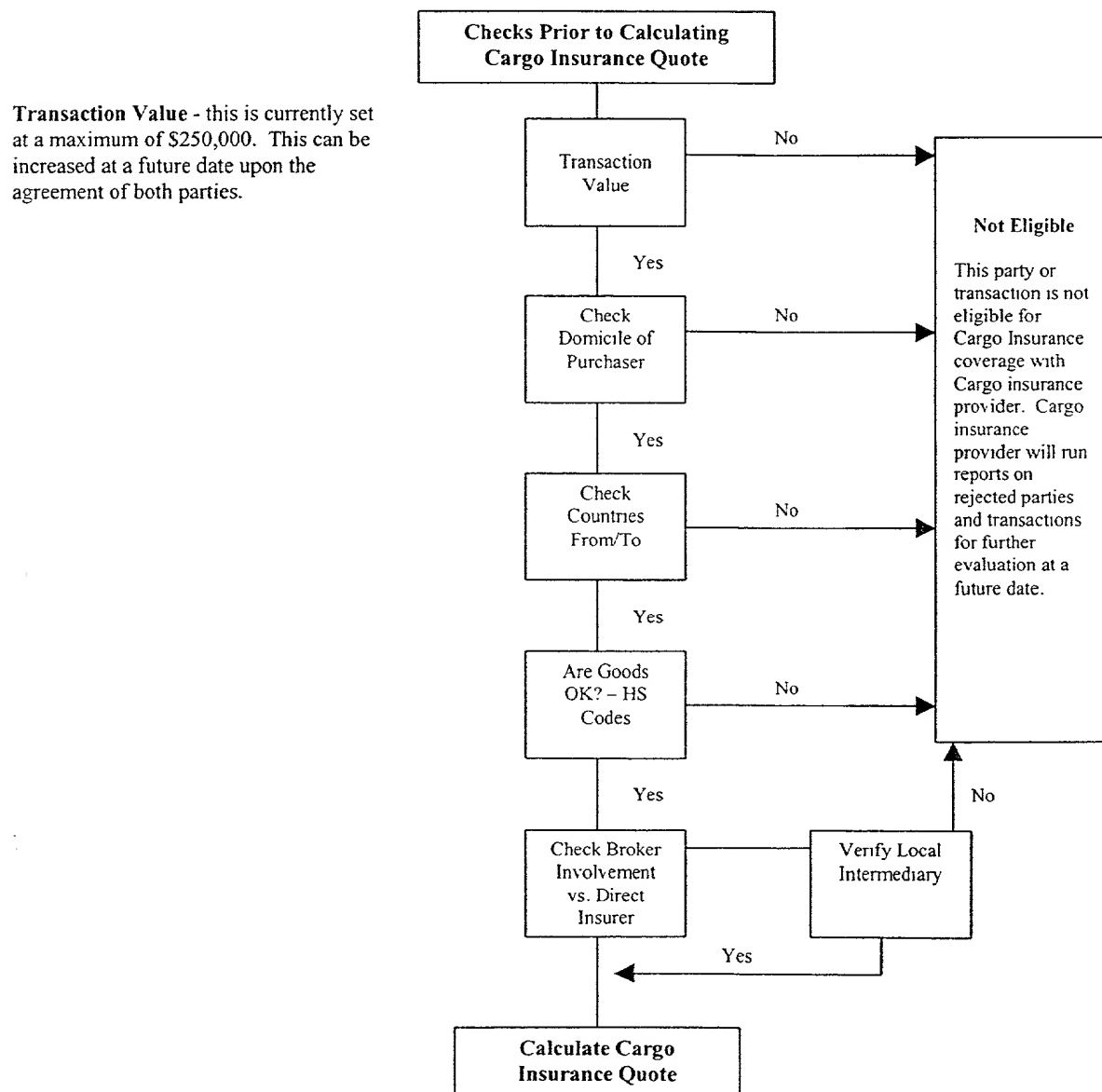
———— = Transfer of Risk
from Seller to Buyer

Incoterms 2000	EXW	FCA	FAS	FOB Stowed	CFR	CIF	CPT	CIP	DAF	DES	DEQ	DDU	DDP
Fees/Responsibilities													
Inspection Fees	B	B	B	B	B	B	B	B	B	B	B	B	B
Inland Freight @ Origin	B	S	S	S	S	S	S	S	S	S	S	S	S
Customs Clearance @ Origin	B	S	S	S	S	S	S	S	S	S	S	S	S
Port Fees/Cargo Handling	B	B	B	S	S	S	S	S	S	S	S	S	S
Freight Forwarder Fees	B	B	B	B	S	S	S	S	S	S	S	S	S
International Freight including Surcharges	B	B	B	B	S	S	S	S	B	S	S	S	S
Port Fees/Cargo Handling	B	B	B	B	B	B	B	B	B	B	S	S	S
Custom Clearance including Duty @ Destination	B	B	B	B	B	B	B	B	B	B	B*	B	S
Inland Freight @ Destination	B	B	B	B	B	B	B	B	B	B	B	S	S
Insurance Freight	B	B	B	B	B	S	B	S	B	S	S	S	S

4.2 Appendix 2 – Checks Prior to Calculating Cargo Insurance Quote

This must be revised for Transaction Value changes

Note: This process applies to both the Indicative Quote and the Formalized Quote



Example Cargo Insurance Quote Document

Note: This is an example supplied by Cargo insurance provider for visual purposes only.

Indicative Quote – this example illustrates the wording for the case when a Broker is required.

If you would like to insure this transaction, Cargo insurance provider is pleased to offer you an indicative marine cargo quote from [insurer], on the following terms:

Rate:

Premium:

Endorsements:

This quote is based on the terms of the Master Policy and subject to the Terms and Conditions of Insurance which were provided to you in your joining pack. The Master policy can be reviewed by clicking on the "Master Policy" button below. We may be able to provide you with a formal offer of insurance, subject to confirmation of final transactional details.

[Hyper text link to terms of policy]

If you do not wish to accept this indicative quotation, please click on the "Decline" button. You will be offered a "pick-list" of reasons for your declination and we would be grateful if you could indicate the appropriate reason.

Cargo insurance provider is an [Insurance Broker] registered in [country]
[Head office / registered number details]

For the purposes of this insurance coverage, Cargo insurance provider acts as an agent of [Insurer], an insurance company incorporated in [country] and regulated by [regulator]. Cargo insurance provider does not represent, and shall have no liability to, members.

[Insert any wording / disclosures required by local jurisdiction].

4.4 Appendix 4 – Example Proof of Cargo Insurance Document

Note: This is an example supplied by Cargo insurance provider for visual purposes only.

Formalized Quote – this example illustrates the wording for the case when no Broker is required, and the policy is insured directly.

If you would like to insure this transaction, [insurer] is pleased to offer you marine cargo insurance, on the following terms:

Rate:

Premium:

Conditions:

Endorsements:

Insurance is offered on the terms of the Master Policy and subject to the Terms and Conditions of Insurance which were provided to you in your joining pack. The Master Policy can be reviewed by clicking on the "Master Policy" button below. The Master Policy is governed by English Law.

[Hyper text link to terms of policy]

If you wish to accept this offer of insurance, please click on the "Accept" button below. By clicking on "accept" you will be deemed to confirm that you have read and understood the terms of the Master Policy.

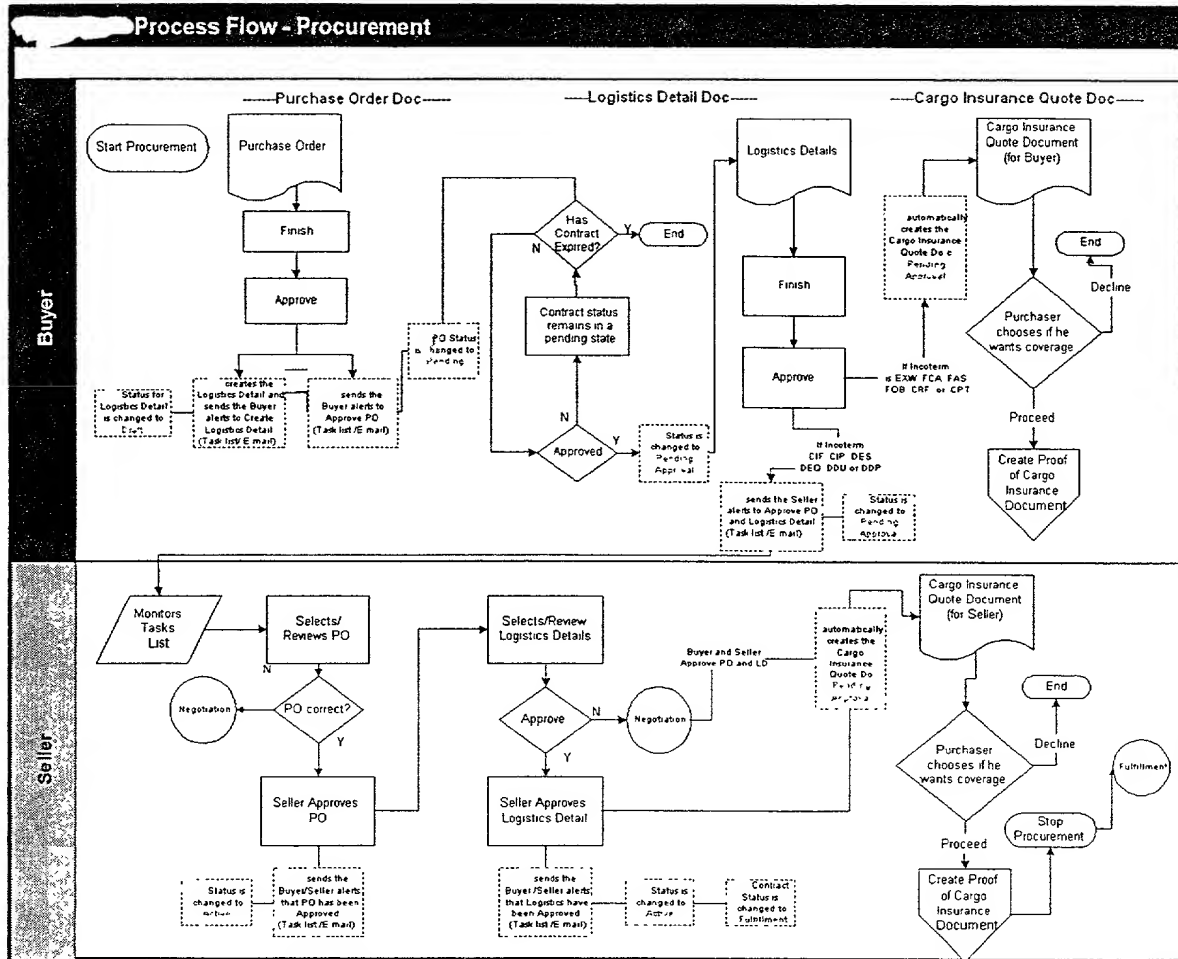
Payment for this insurance premium will be conducted in accordance with terms as stated within the relevant provisions of your joining pack.

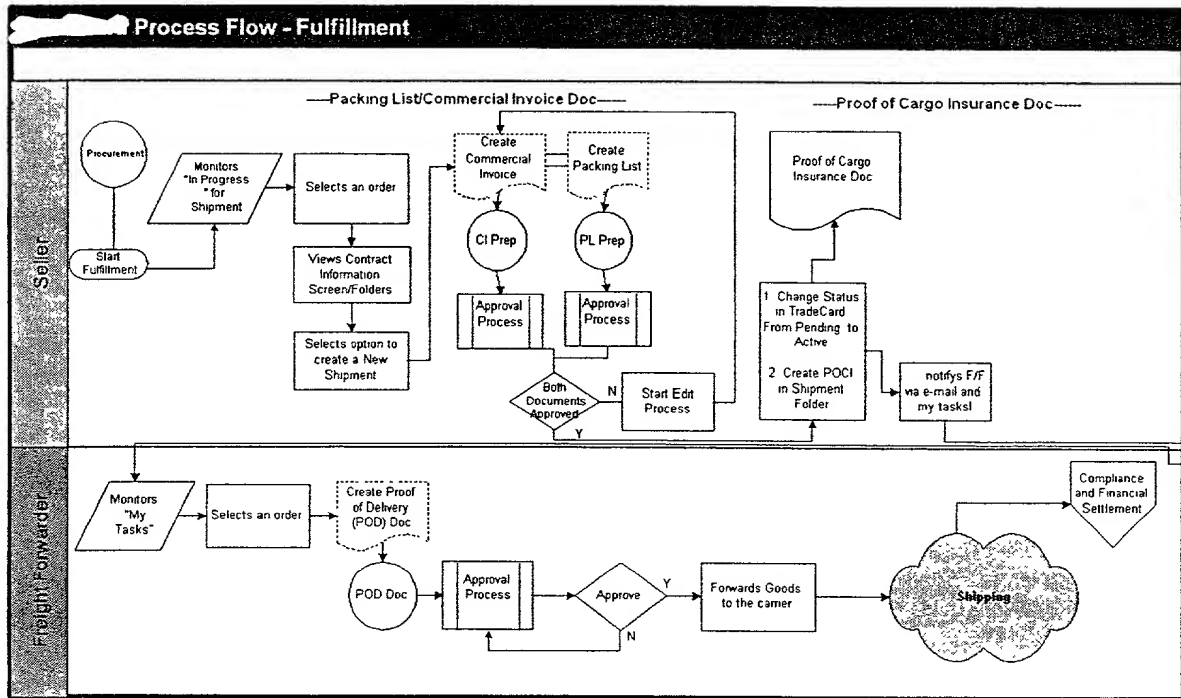
If you do not wish to accept this offer, please click on the "Decline" button. You will be offered a "pick-list" of reasons for your declination and we would be grateful if you could indicate the appropriate reason.

[Insurer] is an insurance company incorporated in [country] and regulated by [regulator].

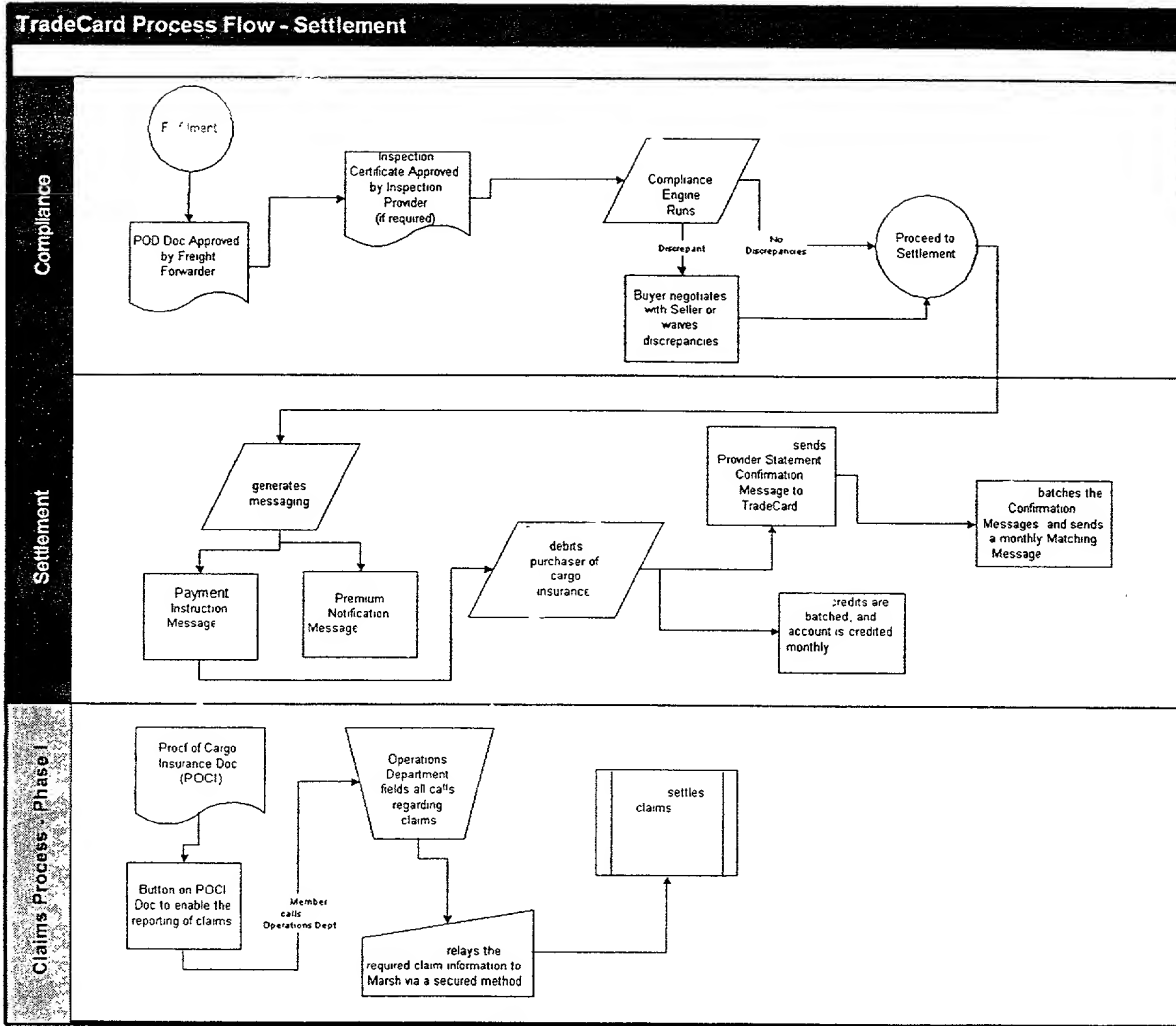
[Head office / registered number details]

Procurement Process Flow

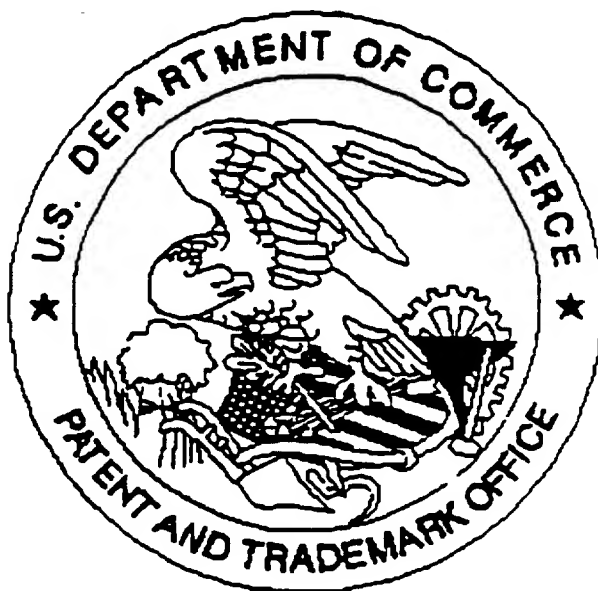




Settlement Process Flow



United States Patent & Trademark Office
Office of Initial Patent Examination – Scanning Division



SCANNED, # 12

Application deficiencies found during scanning:

☐ Page(s) _____ of _____ were not present
for scanning. (Document title)

☐ Page(s) _____ of _____ were not present
for scanning. (Document title)

* From pages no 55 - 75 Appendix a parts of specification

☐ Scanned copy is best available.